

MAR 07 2005

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of: Shao, et al

Docket No.: ISAA0050

Serial No. : 09/607,747

Art Unit: 3624

Filed: 30 June 2000

Examiner: N. Subramanian

Title: Enhancing Delinquent Debt Collection Using Statistical Models of Debt Historical Information and Account Events

March 7, 2005

Commissioner for Patents

Mail Stop Non Fee Amendment

P.O. Box 1450

Alexandria, VA 22313-1450

**Amendment**

Sir:

This Amendment is in response to the Final Office Action, dated January 6, 2005, for the above-identified patent application. Attached hereto is an Amendment to the Claims.

MAR 07 2005

001/013

PTO/S&B/07 (08-03)  
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1. Amendment (12 pages)

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